

U.S. Patent Application No.: 09/986,354  
Attorney Docket No.: 52493.000187

### IN THE CLAIMS:

A listing of the status of all claims 1-30 in the present patent application is provided below. Such listing replaces all prior listings.

1. (Currently Amended) A system for personalizing and delivering insurance or financial services-related content to a user, comprising:
  - a product or service selection module configured to selecting at least one insurance or financial services-related product or service the user is interested in based in at least in part on an input received from a client station;
  - a filtering module including a processor configured to: (1) ~~determining~~ determine information about the user based on the user's historical access pattern to particular insurance products or policies, as well as ~~and~~ products and services the user is authorized to sell, based at least in part on an IP address associated with the user, wherein the user's historical access pattern to particular insurance products or policies comprises one or more insurance products or policies that the user expressed interest in during a previous access to the system, and (2) personalizing and delivering the at least one insurance or financial services-related product or service based on the information about the user, wherein personalizing the at least one insurance or financial services-related product or service comprises identifying at least one insurance or financial services-related product and service the user is authorized to sell, the engine being accessible to the user via the client station over a communications network; and
  - an administration module of the engine that inputs, updates and accesses information about the user and the insurance or financial services-related content available to the user, the

administration module being accessible to an administrator of the system via an administration interface; and

wherein authorizations for selling products are based on the user's IP address and identified products are determined and retrieved based on the user's IP address.

2. (Original) The system of claim 1 wherein the insurance or financial services-related content is delivered to the user over the communications network.
3. (Original) The system of claim 2 wherein the insurance or financial services-related content is delivered in PDF format.
4. (Original) The system of claim 2 wherein the insurance or financial services-related content delivered to the user is located at a URL address.
5. (Original) The system of claim 1 wherein the insurance or financial services-related content is delivered to the user via mail delivery means.
6. (Original) The system of claim 5 wherein the mail delivery means comprises the United States Postal Service.
7. (Original) The system of claim 5 wherein the mail delivery means comprises express delivery service.
8. (Original) The system of claim 1 wherein the administration interface further comprises scanning means for uploading insurance or financial services-related information.
9. (Original) The system of claim 1 wherein the information about the user and the insurance or financial services-related content are stored in a database.
10. (Original) The system of claim 1 wherein the information about the user comprises the user's identity.

11. (Original) The system of claim 1 wherein the information about the user comprises log-in information such as user name and password.

12. (Original) The system of claim 1 wherein the insurance or financial services-related content comprises information about insurance products and services available to the user.

13. (Original) The system of claim 1 wherein the insurance or financial services-related content comprises literature about insurance products and services available to the user.

14. (Original) The system of claim 1 wherein the communications network comprises the Internet.

15. (Currently amended) A method for personalizing delivery of insurance or financial services-related content to a user, comprising the steps of:

receiving a product or service selection from a client station associated with the user corresponding to at least one insurance or financial services-related product or service the user expressed interest in;

determining, via a filter module associated with an engine, information about the user based on the user's historical access pattern to particular insurance products or policies, as well as ~~as~~ and products and services the user is authorized to sell, based at least in part on an IP address associated with the user, wherein the user's historical access pattern to particular insurance products or policies comprises one or more insurance products or policies that the user expressed interest in during a previous access to the system, the engine being accessible by the client station associated with the user over a communications network;

personalizing the insurance or financial services-related based on the information about the user, wherein personalizing the at least one insurance or financial services-related product or

service comprises identifying at least one insurance or financial services-related product and service the user is authorized to sell; and

delivering the personalized insurance or financial services-related content to the client station associated with the user; and

wherein authorizations for selling products are based on the user's IP address and identified products are determined and retrieved based on the user's IP address.

16. (Original) The method of claim 15 wherein the insurance or financial services-related content is delivered to the user over the communications network.

17. (Original) The method of claim 15 wherein the insurance or financial services-related content is delivered to the user via mail delivery means.

18. (Original) The method of claim 15 wherein delivering the insurance or financial services-related content comprises transferring the user to a URL address containing the insurance or financial services-related content.

19. (Original) The method of claim 15 wherein the information about the user comprises the user's identity.

20. (Original) The method of claim 19 wherein the user's identity is automatically determined upon the user accessing the filter module.

21. (Original) The method of claim 19 where the user's identity is determined based on the user's username and password.

22. (Canceled).

23. (Original) The method of claim 20 wherein the insurance or financial services-related content comprises literature relating to products and services available to the user.

24. (Original) The method of claim 20 wherein the information about the user is stored in a database.

25. (Currently amended) A method for a user to obtain personalized insurance or financial services-related content, comprising:

selecting at least one insurance or financial services-related product or service the user is interested in based at least in part on an input from a client station;

accessing a filter module associated with an engine for: (1) determining information about the user based on the user's historical access pattern to particular insurance products or policies, as well as products and services the user is authorized to sell, based at least in part on an IP address associated with the user, wherein the user's historical access pattern to particular insurance products or policies comprises one or more insurance products or policies that the user expressed interest in during a previous access to the system, and (2) for personalizing the insurance or financial services-related content based on information about the user, wherein personalizing the insurance or financial services-related content comprises identifying at least one insurance or financial services-related products and services the user is authorized to sell, the engine being accessible to the user of a communications network, the engine generating the products and services the user is authorized to sell by: (1) narrowing a larger list of products and services based on authorization parameters and the information about the user, and (2) responding to a search entered by the user; and

receiving the insurance or financial services-related content via the client station associated with the user; and

wherein authorizations for selling products are based on the user's IP address and identified products are determined and retrieved based on the user's IP address.

26. (Original) The method of claim 25 wherein the insurance or financial services-related content is received over the communications network.

27. (Original) The method of claim 25 wherein the insurance or financial services-related content is received via mail delivery means.

28. (Previously Presented) The method of claim 15 wherein the insurance or financial services-related content comprises information about insurance products and services available to the user.

29. **(Currently Amended)** A system for personalizing and delivering insurance or financial services-related content to a user, comprising:

a product or service selection module configured to selecting at least one insurance or financial services-related product or service the user is interested in based at least in part on an input received from a client station;

a filtering module including a processor configured to: (1) determining information about the user based on the user's historical access pattern to particular insurance products or policies, as well as ~~and~~ products and services the user is authorized to sell, based at least in part on an IP address associated with the user, wherein the user's historical access pattern to particular insurance products or policies comprises one or more insurance products or policies that the user expressed interest in during a previous access to the system, and (2) personalizing and delivering the at least one insurance or financial services-related product or service based on the information about the user, wherein personalizing the at least one insurance or financial services-related product or service comprises identifying at least one insurance or financial services-related product and service the user is authorized to sell, the engine being accessible to the user via the client station over a communications network; and

U.S. Patent Application No.: 09/986,354  
Attorney Docket No.: 52493.000187

an administration module of the engine that inputs, updates and accesses information about the user and the insurance or financial services-related content available to the user, the administration module being accessible to an administrator of the system via an administration interface, wherein the administration interface includes scanning means for uploading insurance or financial services-related information; and

wherein authorizations for selling products are based on the user's IP address and identified products are determined and retrieved based on the user's IP address.

30. (Previously Presented) The system of claim 1 wherein the products and services the user is authorized to sell is based at least in part on the user's location.